

Exhibit B

Message

From: Murtuza K [murtuza@myforexfunds.com]
Sent: 8/4/2023 9:34:48 AM
To: Ken Lam [ken.lam@automattic.com]; Katya Prosvirkina [katya@stripe.com]
CC: msayles@stripe.com; Misha Tyagi [misha@stripe.com]
Subject: RE: Requested Documents
Attachments: redac_TGG_BalanceSheet_2022.pdf; redac_TGG_FS_2022.pdf

Hello Team,

I was away yesterday due to some personal reasons.

I am attaching what we have in terms of financials for 2022.

Balance sheets are done end of year hence we don't have that ready for 2023. As far as finalized internal P&L is concerned, we are working on those as well.

@Katya Prosvirkina – I need to understand what exactly is the “risk mitigation actions” that you are referring to. What kind of numbers are you looking for? Happy to answer any questions you/risk team have on a call.

Sincerely,
Murtuza K
My Forex Funds - CEO
<https://www.myforexfunds.com>

From: Ken Lam <ken.lam@automattic.com>
Sent: Thursday, August 3, 2023 6:32 PM
To: Katya Prosvirkina <katya@stripe.com>
Cc: Murtuza K <murtuza@myforexfunds.com>; msayles@stripe.com; Misha Tyagi <misha@stripe.com>
Subject: Re: Requested Documents

Hi Murtuza,

Please provide the docs requested. We want to avoid a reserve on your account.

From our discussion, you may not have docs going back that far and some may contain sensitive information. Feel free to redact sensitive info and provide as earliest of a timeline as possible.

Thanks,
Ken

On Thu, Aug 3, 2023 at 2:49 PM Katya Prosvirkina <katya@stripe.com> wrote:

Hello Murtuza,

I'm following up to remind you of the deadline for the additional requested documents of **today August 3rd**. Additionally, I'm looping in Ken from the WooPayments side in case he can help provide any more guidance. If you have any questions please let us know here.

If we do not receive the requested information, our risk team will begin to proceed with evaluating and placing a reserve on your account as we do not have full information about your business.

cheers,
katya

On Thu, Jul 27, 2023 at 8:50 AM Katya Prosvirkina <katya@stripe.com> wrote:

Hello Murtuza,

The information you have provided is not sufficient for us to conduct a credit assessment of your company.

We request you to share the following documents in order for us to complete the review process in a timely and effective manner:

FY2022 Full year of financials including Profit and Loss, Balance Sheet and Cash flow statement - Unaudited/Company prepared is fine too

H1 FY2023 (Jan-June 2023) financial statements (as above, including Profit and Loss, Balance Sheet and Cash flow statement)

As your payments processor, the above requested information is important for Stripe to understand the financial standing of your company. Collecting financial information from our users helps solidify our assessments and also ensure that you are not subject to any unnecessary friction in the normal course of business.

If you have concerns regarding sharing the requested information, please note that we request this information from all our large merchants and confidentiality is covered in the Stripe SSA you agreed to when onboarding. However, if needed, we can provide a specific NDA to cover sharing the information requested above.

If you are unable to provide this information by August 3rd, we may need to take additional risk mitigation actions on your account due to having limited information about your business. Please let us know if you have any questions.

cheers,
katya

On Fri, Jul 14, 2023 at 3:35 PM Katya Prosvirkina <katya@stripe.com> wrote:

Hi Murtuza,

Thank you kindly for sharing the requested information. Meagan is actually on maternity leave, but I've passed this along to her backup to help me review and make sure we have answered all outstanding questions.

Have a lovely weekend!

cheers,
katya

On Thu, Jul 13, 2023 at 2:00 PM Murtuza K <murtuza@myforexfunds.com> wrote:

Hello Megan, Katya,

Hope you both are doing well.

I am attaching the first page of our last month's statement showing 11,601,949.94 in cash assets. We have a lot more diversified in other investment classes as well under corporation name.

As you know our dispute rate is close to 0.01% - and we if were to take Jan 1st to Jun 30th numbers, we have \$242K in disputes. About 40K/month.

Our service, trader's account details are delivered right away after payment is received. On average, an account's life is about 30-40 days.

Keeping the above numbers in mind, at max, we will experience "dispute amount" of 40-80K. Well within our liquid assets.

Along with this, Ken had asked me to send you the first page of KPMG's 2022 Tax Document that they have filed with CRA – Canada Revenue Agency. This document is attached as well.

KPMG closely works with us and ensure numbers remain compliant as TGFI uses KMPG for taxation purposes. They have been filling our taxes since year one.

Happy to answer any further questions that you might have.

Sincerely,

Murtuza K

My Forex Funds - CEO

<https://www.myforexfunds.com>

Balance Sheet as at 31 December, 2022

Assets		USD	
Balance at Bank		\$27,147,528	
Investments		\$35,700,152	
Other receivables		\$3,023,500	
Loan to :-			
		\$4,554,522	Canadian
		\$4,908,400	\$5,920,878.00
		\$392,054	
		\$846,154	\$509,669.90 (shown in b10)
Crypto (invested assets)		\$4,958,596	
Stripe Reserve		\$2,056,000	
Accrued Income (Receivable)		\$4,023,357	
Total Assets		\$87,610,262	
Capital			
Profit for the year		\$71,457,961	
add : retained earnings b/d		\$15,859,147	
Retained Earnings		\$87,317,108	
Current Liabilities			
Payables		\$293,154	
Total Liabilities and Capital		\$87,610,262	

Notes to Financial Statements

*Other receivables include \$2,900,000 US FED check return plus \$123,500 of other state taxes

*Stripe Reserve includes \$1,456,000 of the reserve that Stripe held and \$600,000 of failed payment that is

*Payables under Current Liabilities include Affiliate Payments and payment to Traders Global Generation f

due from WC PAY
for services availed

		Income Statement													
		For the year ended December 31, 2022													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	
		USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
	Revenue	11,291,116	12,771,527	15,912,814	15,154,511	18,330,245	22,988,244	21,444,676	23,292,547	23,605,943	24,272,804	23,828,505	17,586,717	230,479,649	
	Less : Cost of Sales														
	Stripe Fees	384,687	412,801	500,484	460,954	547,230	685,492	656,314	752,197	791,160	811,506	861,185	543,160	7,407,170	
	Net Revenue	10,906,429	12,358,726	15,412,330	14,693,557	17,783,015	22,302,752	20,788,362	22,540,351	22,814,783	23,461,298	22,967,320	17,043,557	223,072,479	
	Less: Operating Expenses														
	Payouts	4,703,510	5,834,317	7,695,113	7,868,070	8,532,441	11,832,501	16,116,856	15,698,276	14,412,942	16,392,905	15,964,195	14,455,896	139,507,021	
	Dispute Expense	130,054	95,822	193,957	82,676	50,951	87,600	41,667	30,437	67,003	47,420	34,840	8,003	870,430	
	Gross Profit	6,072,865	6,428,587	7,523,260	6,742,811	9,199,623	10,382,651	4,629,839	6,811,638	8,334,839	7,020,973	6,968,285	2,579,658	82,695,028	
		9	5,286	4,176	0	0	0	0	0	0	0	0	0	9,471	
		0	4,287	2,577	17,869	23,060	29,369	43,861	11,635	38,912	34,549	29,081	12,485	247,685	
		0	14,573	19,044	34,536	3,383	0	0	0	0	0	0	0	71,537	
		0	0	0	0	0	0	0	0	30,100	30,088	31,000	31,000	122,188	
		1,696	0	0	0	0	2,005	1,875	2,435	0	5,757	0	0	13,768	
		14,925	27,485	40,123	24,881	44,433	93,202	126,156	80,520	81,554	81,554	85,932	80,850	781,615	
		25,754						79,120	94,512	89,172	86,122	88,019	83,928	546,627	
		0	0	0	0	0	0	0	200	12,580	19,256	22,591	39,610	94,237	
Processing Cost	Total	42,384	51,631	65,920	77,286	70,876	124,576	251,012	189,302	252,318	257,326	256,623	247,873	1,887,128	
		0	0	0	0	3,797	0	0	3,797	0	0	0	0	7,594	
		0	0	0	0	0	0	550	0	450	750	0	0	1,750	
		52,000	52,000	52,000	52,000	52,000	52,000	52,000	52,000	52,000	52,000	52,000	52,000	624,000	
		7,083	7,083	7,083	7,083	7,083	7,083	7,083	7,083	7,083	7,083	7,083	7,083	84,996	
		0	199	199	199	199	199	0	199	199	199	199	199	1,990	
		25,000	25,000	25,000	25,000	25,000	28,300	28,300	28,300	28,300	28,300	28,300	26,250	321,050	
		16,000	19,500	37,911	34,956	38,556	38,556	117,056	43,556	45,056	45,056	45,056	45,056	526,312	
		0	0	0	0	31	0	0	0	0	0	0	0	31	
Infrastructure	Total	100,083	103,782	122,193	119,238	126,665	126,138	204,989	134,935	133,088	133,388	132,638	130,588	1,567,723	
		2,225	0	0	0	0	0	0	28,765	0	0	1,801	0	32,791	
		0	0	0	4,346	0	333	3,394	1,666	5,324	20,025	6,973	2,697	44,757	
			2,028	2,028	2,028	2,028	2,028	2,028	2,028	0	0	0	0	14,198	
		0	0	17,000	50,000	0	50,000	0	0	0	200,000	0	0	317,000	
		0	0	0	0	0	11	11	11	36	36	36	36	176	
		10,000	68,000	35,295	44,950	11,000	50,621	38,025	31,850	34,375	25,000	86,208	83,648	518,972	
ProfessionalServices	Total	12,225	70,028	54,323	101,324	13,028	102,992	43,458	64,320	39,735	245,061	95,018	86,381	927,895	
		0	310	315	355	335	0	385	395	0	450	475	495	3,515	
		19,500	10,686	7,642	0	0	0	0	4,606	0	0	8,415	8,415	59,264	
		0	0	0	0	8,492	11,254	10,423	11,005	11,250	12,318	10,136	9,276	84,155	
		0	0	0	0	0	7,694	0	4,500	4,500	0	0	0	16,694	
CRM Software	Total	19,500	10,996	7,957	355	8,827	18,947	10,808	20,506	15,750	12,768	19,026	18,186	163,627	
		0	60	30	0	0	0	0	0	0	0	0	0	90	
		1,526		2,854	0	2,654	7,090	0	0	0	0	780	4,552	19,456	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		982	1,311	10,079	6,607	1,226	1,540	3,330	928	2,039	11,304	2,143	1,506	42,996	
		120	120	120	120	126	126	126	126	126	126	126	126	1,488	
		1,356	2,220	2,200	2,200	2,200	2,200	2,040	2,000	82,000	2,000	1,956	2,000	104,372	
		0	3,173	5,798	0	19,039	25,344	0	12,151	0	1,025	0	1,200	67,730	
		0	0	0	0	0	0	0	0	609	0	0	0	609	
		0	0	0	0	0	0	0	0	0	59	0	0	59	
						9,795	9,795	10,335	10,335	10,090	10,090	44,805	32,604	137,849	

			260,073	70,058	60,253	172,102	191,863	33,336	140,902	165,524	144,210	159,938		1,398,259
		20	20	20	0	0	0	0	0	0	0	0		60
IT Services	Total	4,004	266,977	91,159	69,180	207,142	237,957	49,167	166,442	260,389	168,814	209,749	41,988	1,772,966
		1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	2,800	22,600
		780	0	780	493	0	1,380	0	0	1,380	0	0	0	4,813
		0	0	0	72,000	60,300	54,000	65,700	98,098	36,000	50,404	44,439	30,261	511,202
		0	0	0	0	0	0	0	0	0	14,600	14,600	0	29,200
		0	0	0	0	0	0	0	0	0	0	7,920	0	7,920
		0	0	0	0	0	0	878	0	484	15,000	0	0	16,362
		61,739	100,302	195,162	321,861	221,760	301,286	232,291	256,476	327,135	342,405	340,386	260,550	2,961,354
Marketing Expense	Total	64,319	102,102	197,742	396,154	283,860	358,466	300,669	356,374	366,799	424,209	409,145	293,611	3,553,451
		0	310,795	1,695	0	0	0	0	0	62,290	0	0	0	374,780
Company Registration Fees	Total	0	310,795	1,695	0	0	0	0	0	62,290	0	0	0	374,780
		2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	25,920
		1,157	7,988	22,586	4,359									
Office Expenses	Total	3,317	10,148	24,746	6,519	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	62,010
		54,179	46,359	54,759	54,815	73,020	86,660	69,119	74,019	75,807	78,401	90,121	109,043	866,303
		9,515	9,748	10,750	11,429									
Payroll	Total	63,694	56,107	65,509	66,245	73,020	86,660	69,119	74,019	75,807	78,401	90,121	109,043	907,745
		0	0	5,650	0	0	0	0	0	13,751	341	0	0	19,742
Others	Total	0	0	5,650	0	0	0	0	0	13,751	341	0	0	19,742
Total Operating Costs		439,580	1,078,389	830,851	918,977	836,530	1,145,497	973,049	1,038,495	1,289,089	1,369,888	1,249,319	937,833	12,107,497
Total Expenses (incl. payouts)		5,143,090	6,912,706	8,525,964	8,787,047	9,368,971	12,977,998	17,089,905	16,736,771	15,702,031	17,762,793	17,213,514	15,393,729	151,614,518
Operating Income (before I,T,D)		5,763,339	5,446,020	6,886,366	5,906,510	8,414,044	9,324,754	3,698,457	5,803,580	7,112,752	5,698,505	5,753,806	1,649,828	71,457,961